

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE	*	BKRTCY. NO. 15-05340 BKT
SONIA ELIS VIANA MALDONADO	*	CHAPTER 13
<u>DEBTOR</u>	*	

**DEBTOR'S MOTION AND NOTICE OF FILING OF SECOND POST-CONFIRMATION  
MODIFICATION OF CHAPTER 13 PLAN 11 USC §1329**

**TO THE HONORABLE COURT:**

**COMES NOW, SONIA ELIS VIANA MALDONADO**, the debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The debtor is hereby submitting a post-confirmation modification of Chapter 13 Plan, 11 USC Section 1329, dated June 18, 2016, herewith and attached to this motion.

2. This Plan modification is filed to provide for the pre-petition and post-petition mortgage loan arrears owed to First Bank (POC #8-1) to be paid through the loss mitigation program/loan modification (approved on 03/31/2016) with First Bank, Trustee to make no disbursements to First Bank on this claim (POC #8-1), in addition the Plan is modified to include certain arrears in the Plan payments, and to reduce the scheduled Plan payment to \$300 per month, reducing the proposed Plan base to \$18,700.00, in the above captioned case.

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 3015(f)**

Within twenty-one (21) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

Page -2-  
Post Confirmation Modification 11 USC 1329  
Case no. 15-05340 BKT13

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular mail to the debtor and to all creditors and interested parties (Non CM/ECF participants) appearing in the master address list, hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 18<sup>th</sup> day of June, 2016.

*/s/Roberto Figueroa Carrasquillo*  
USDC #203614  
RFIGUEROA CARRASQUILLO LAW OFFICE PSC  
ATTORNEY FOR PETITIONER  
PO BOX 186 CAGUAS PR 00726  
TEL NO 787-744-7699 FAX 787-746-5294  
Email: [rfigueroa@rfclawpr.com](mailto:rfigueroa@rfclawpr.com)

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. **3:15-bk-5340**


**VIANA MALDONADO, SONIA ELIS**

Chapter **13**

Debtor(s)

**AMENDED CHAPTER 13 PAYMENT PLAN**

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.  
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: <b>6/18/2016</b>		<input type="checkbox"/> AMENDED PLAN DATED: _____	
<input type="checkbox"/> PRE <input checked="" type="checkbox"/> POST-CONFIRMATION		Filed by: <input type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other	
<b>I. PAYMENT PLAN SCHEDULE</b>		<b>II. DISBURSEMENT SCHEDULE</b>	
$\$ 300.00 \times 2 = \$ 600.00$ $\$ 350.00 \times 4 = \$ 1,400.00$ $\$ 0.00 \times 5 = \$ 0.00$ $\$ 300.00 \times 49 = \$ 14,700.00$ $\$ \times = \$$  TOTAL: \$ <b>16,700.00</b>		A. ADEQUATE PROTECTION PAYMENTS OR \$ _____ B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows: 1. <input type="checkbox"/> Trustee pays secured ARREARS: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. <b>Anderson Financial</b> Cr. _____ Cr. _____ # <b>Claim 3-1</b> # _____ # _____ \$ <b>4,872.48</b> \$ _____ \$ _____ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: <b>Coop Custo</b> <b>Empresas Berrios</b> 5. <input type="checkbox"/> Other: _____ 6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to: <b>First Bank PR</b>	
Additional Payments: \$ _____ to be paid as a LUMP SUM within _____ with proceeds to come from:  <input type="checkbox"/> Sale of Property identified as follows: _____  <input type="checkbox"/> Other: _____  Periodic Payments to be made other than, and in addition to the above: \$ _____ x _____ = \$ _____		C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2) D. UNSECURED CLAIMS: Plan <input checked="" type="checkbox"/> Classifies <input type="checkbox"/> Does not Classify Claims. 1. (a) Class A: <input checked="" type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____ <input checked="" type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____ Cr. <b>Coop A/C Regla De</b> Cr. _____ Cr. _____ # <b>Claim 1-1</b> # _____ # _____ \$ <b>2,441.66</b> \$ _____ \$ _____ 2. Unsecured Claims otherwise receive PRO-RATA disbursements.	
PROPOSED BASE: \$ <b>16,700.00</b>			
<b>III. ATTORNEY'S FEES</b> (Treated as § 507 Priorities)  Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ <b>2,868.00</b>			
Signed:  Debtor		OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) * "Tax refunds will be devoted each year, as periodic payments, to the plan's funding until plan completion. The plan shall be deemed modified by such amount, without the need of further Court order. The debtor(s) shall seek court's authorization prior any use of funds." * Debtor to provide Adequate Protection Payments to Anderson Financial through the Trustee in the sum of \$100 per month until confirmation. * Debtor surrenders collateral (shares & savings) to Coop A/C Regla de Oro. * Debtor consents to the lift of stay in favor of First Bank 8-1 for loss mitigation purposes only; on March 31, 2016 the debtor was approved for a mortgage loan modification with First Bank; debtor is in the trial-period commencing in April/2016; all pre-petition arrears and post-petition arrears pursuant to First Bank's POC 8-1 will be included in the approved loan modification; Trustee will make no further disbursement on this claim (POC#8-1/9-1).	
Joint Debtor			

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Attorney for Debtor **RFigueroa Carrasquillo Law Office PSC**

Phone: **(787) 744-7699**



Label Matrix for local noticing  
0104-3  
Case 15-05340-BKT13  
District of Puerto Rico  
Old San Juan  
Sat Jun 18 12:28:09 AST 2016

COOP A/C LA REGLA DE ORO  
RR-05 BOX 8755  
30 BUENA VISTA  
BAYAMON, PR 00956-9287

CUSTO-COOP  
URB REPARTO METROPOLITANO  
1100 CALLE 54 SE  
SAN JUAN, PR 00921-2731

FIRSTBANK PR  
RAFAEL A GONZALEZ VALIENTE ESQ  
PO BOX 9022512  
SAN JUAN, PR 00902-2512

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

AAA  
PO Box 70101  
San Juan, PR 00936-8101

ANDERSON FINANCIAL SVC OF PR  
BORINQUEN TITLE LOANS  
3440 PRESTON RIDGE RD SUITE 500  
ALPHARETTA GA 30005-3823

Anderson Financial Services Of PR  
DBA Borinquen Title Loans  
Urb Caguas Norte U-16 Calle Nebraska  
Caguas, PR 00725-2246

CUSTOCOOP  
ATTY ARTURO GONZALEZ  
PO BOX 193377  
SAN JUAN PR 00919 3377

Coop A/C Empleados  
PO Box 12011  
San Juan, PR 00922-2011

Coop A/C Regla De Oro  
RR5 Box 8755  
Bayamon, PR 00956-9287

Coop A/C Yabucoena  
PO Box 1  
Yabucoa, PR 00767-0001

Coop Custo  
PO Box 19867  
San Juan, PR 00910-1867

Depto De Transportacion Y Obras Publicas  
PO Box 41269  
San Juan, PR 00940-1269

EASTERN AMERICA INSURANCE CO  
PO BOX 9023862  
SAN JUAN, PR 00902-3862

Empresas Berrios  
PO Box 674  
Cidra, PR 00739-0674

FIRSTBANK  
ATTY RAFAEL GONZALEZ  
PO BOX 9022512  
SAN JUAN PR 00902 2512

FIRSTBANK MORTGAGE DIVISION (475)  
PO BOX 9146  
SAN JUAN, PR 00908-0146

First Bank PR  
PO Box 13817  
San Juan, PR 00908-3800

Lcdo Luis A Arrufat Pimentel  
RUA Numero 6270  
Reparto Metropolitano 905 Ave De Diego  
San Juan, PR 00921-2504

Synchrony Bank  
c/o of Recovery Management Systems Corp  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
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ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

SONIA ELIS VIANA MALDONADO  
URB VALENCIA  
J&A TULIPAN II STREET  
BAYAMON, PR 00959-4135

End of Label Matrix  
Mailable recipients 25  
Bypassed recipients 0  
Total 25